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ABSTRACT

Recognizing that current and reliable sources of information are necessary for effective management and decision making, librarians of the Federal Home Loan Bank of San Francisco and the Federal Home Loan Bank in Seattle prepared this booklet listing what they feel are the basic books and periodicals essential to a savings and loan library collection. The materials cited cover the following areas: general management, savings and loan associations, housing, real estate lending, urban investment, operations and administration, legal and regulatory affairs, finance and accounting, and general reference. A guide useful in developing information sources beyond those listed in this bibliography is also cited. In addition, the names and addresses of business information publishers are provided. (FM)

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A BASIC LIBRARY FOR SAVINGS AND LOAN ASSOCIATIONS: A BIBLIOGRAPHY

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INTRODUCTION

Current and reliable sources of information are essential for effective management and decision making. Recognizing this, officials at several of the member associations in the Eleventh and Twelfth Federal Home Loan Bank Districts have requested guidance in establishing a basic library for savings and loans. This booklet has been prepared as a joint undertaking by the Librarians of the Federal Home Loan Bank of San Francisco and the Federal Home Loan Bank of Seattle in response to those inquiries.

A Basic Library for Savings and Loan Associations covers only the most essential elements of an S&L library. Association management should feel free to add to or select from these materials as their needs require. In some cases, several publications on the same topic are presented. Rather than acquire all of them, management may want to choose from among them according to their requirements.

Suggestions for additions to *A Basic Library* are welcome and should be addressed to the authors.

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GENERAL MANAGEMENT

Periodicals

The Bankers Magazine. *Warren, Gorham & Lamont (bimonthly).* Directed at bank management, articles contain substantive treatment of current issues of management concern.

Business Week. *McGraw Hill (weekly).* A magazine covering national and international business news in depth. Current events and economic and political conditions are analyzed for their effects on the business world. Each week several industries or companies are examined in detail.

The Effective Manager. *Warren, Gorham & Lamont (monthly).* Capsule articles for the busy manager analyzing common management problems and suggesting solutions that have been successfully applied.

Fortune. *Time, Inc. (biweekly).* A business magazine aimed at upper management. Examines broader issues affecting businesses, such as effects of types of regulation on various industries. Also contains major articles on individual corporations and their recent successes or failures.

The Office. *Office Publications, Inc. (monthly).* Directed to the office manager, contains articles on office design, furniture, equipment, and operations.

Personnel Journal. *Personnel Journal (monthly).* A good overview of personnel topics, with practical articles on personnel research, new publications, films, and other materials of value to the personnel officer.

Supervisory Management. *AMACOM (monthly).* A journal with practical articles on supervision and management. A useful source for new supervisors as well as established managers. Includes such topics as affirmative action, counseling, training, supervisory relations, and employee and management development.

Wall Street Journal. *Wall Street Journal (daily).* The essential financial newspaper that covers all business and financial news, financial market statistics, stock market quotes, and other news that affects business conditions.

Economic Newsletters. Economic newsletters are published by the various Federal Reserve Banks and regional commercial banks. They discuss economic conditions in their respective districts or areas.

Books

Bank Strategic Planning: A Guide for Organizing and Managing the Process. *American Bankers Association, 1977.* A useful working tool for bank planning officers, this guide presents a practical framework for implementing a long-range planning program or for enhancing an existing one. Contains an outline for establishing a plan, planning forms, and a sample plan.

The Effective Branch Manager, *by Albert Brown, Jr. Bankers Publishing Co., 1971.* An excellent basic guide for the branch manager. Teaches the manager the specific skills of planning, organizing, motivating, controlling, and communicating, while building on the previously acquired skills in the field of savings and loans.

A Guide to Developing a Written Lending Policy. *American Bankers Association, 1977.* This booklet discusses the general need for a written lending policy; how to evaluate present lending objectives and translate them into writing; how to administer the policy once it is established; and how to handle the problems that arise. Sample policies are included.

Modern Banking Checklists, *revised edition. Warren, Gorham & Lamont, 1974.* Provides management checklists for the whole range of bank operations including all types of customer services, lending regulation compliance, advertising, management, branch administration, and personnel. Loose-leaf updates.

SAVINGS AND LOAN ASSOCIATIONS

Periodicals

California Savings & Loan Journal. *California Savings and Loan League (monthly).* A journal that covers the issues and activities of the California savings and loan and housing markets. Includes items of interest to the entire S&L industry as well.

Directors Digest. *U.S. League of Savings Associations (monthly).* A digest of articles on topics of interest to savings association directors, such as economic trends and forecasts, marketing, and other political and business trends.

FTS Update. *U.S. League of Savings Associations (monthly).* Offers feature articles on EFT and FTS development within the savings association business as well as a report of outside research.

Economic Topics for Savings and Loan Management. *U.S. League of Savings Associations (bimonthly).* An economic forecasting letter written for the savings association executive that gives a brief forecast of economic and financial variables affecting the industry.

Federal Home Loan Bank Board Journal. *U.S. Government Printing Office (monthly).* Articles on savings and home finance, as well as new developments and regulatory changes affecting the S&L industry. An appendix in each issue is the basic source for current statistics for the housing, mortgage, and S&L industries.

Management Digest for Savings and Loan Executives. *U.S. League of Savings Associations (quarterly).* Directed toward chief executives and senior management, carries both original articles and digests of articles published elsewhere. Contains both broad management material and that more directly related to the savings and loan industry.

Membership Bulletin. *U.S. League of Savings Associations (occasional).* Prepared by the League's executive officer, offers a review of economic trends, legislative activities, and general business conditions with relation to savings and loan associations.

National Savings and Loan League Journal. *National Savings and Loan League (monthly).* Contains articles on the savings and loan industry and other topics of concern to S&L management as well as news of the National League's activities.

National Thrift News. *National Thrift News (biweekly).* Tabloid size newspaper on current events in the thrift industry. Nationwide coverage. Includes legislative, regulatory, and secondary market news.

Savings and Loan News. *U.S. League of Savings Associations (monthly).* The principal savings and loan industry magazine. Includes news and feature articles on developments in the industry on such topics as real estate finance, marketing, legislation, operations, and money markets.

Savings and Loan Reporter. *Mortgage Commentary Publications (weekly).* A newsletter on legislative developments affecting the thrift industry. Includes Congressional action, Federal Home Loan Bank Board regulations, and actions of other financial regulatory agencies that affect the S&L industry. Usually one topic is covered in depth each week.

Savings Bank Journal. *National Association of Mutual Savings Banks (monthly).* News notes and articles of interest to savings bank management. Reports of activities of the NAMSB. Monthly section on savings bank statistics.

Books

Manual for New Directors of Savings Associations. *U.S. League of Savings Associations, 1976.* Collection of readings on a variety of topics of importance to directors, such as the history and structure of the S&L industry.

Savings and Home Financing Source Book. *Federal Home Loan Bank Board (annual).* Best source of historical statistical data published by the Federal Home Loan Bank Board. Includes statistics on savings activity, mortgage activity, balance sheet items, sources and uses of funds, cost of funds, and terms on conventional home mortgages. Current statistics for most of these series appear in the *Federal Home Loan Bank Board Journal.*

Savings and Loan Fact Book. *U.S. League of Savings Associations (annual).* The basic statistical reference book for the savings and loan industry. Includes information on housing activity, savings, mortgage lending, savings association operations, and government agency activity.

Significant Ratios. *U.S. League of Savings Associations (annual).* Booklets published for each of the 12 FHLB Districts and Nationwide for associations with more than $100 million in assets. Provides decile rankings for 50 significant ratios.

HOUSING

Periodicals

Economic News Notes for the Building Industry. *National Association of Home Builders.* Includes three different series of reports: monthly housing starts bulletin; monthly report on the housing outlook, which includes analyses of factors affecting the housing market, such as availability of credit; and a quarterly forecast of housing starts in 20 major metropolitan areas.

Journal of Housing. *National Association of Housing and Redevelopment Officials (monthly).* Contains news notes of current events in the field, HUD policy, and proposed legislation. Articles about housing and redevelopment

programs throughout the country, suggested reading materials in the field, and upcoming workshops and meetings.

Books

Capital Markets and the Housing Sector: Perspectives on Financial Reform, *edited by Robert M. Buckley, et al. Ballinger Publishing Co., 1977.* Contains a series of studies done for HUD on housing finance and financial reform. Three major topics are covered: regulatory structure governing mortgage lenders; the impact of interest rate changes on mortgages; and the role of Federal agencies in the mortgage market.

Housing Markets: The Complete Guide to Analysis and Strategy for Builders, Lenders, and Other Investors, *by Michael Sumichrast and Maury Seldin. Dow Jones-Irwin, 1977.* Discusses in detail the housing and construction industries, housing markets, and methods of analyzing housing developments and forecasting housing needs. Relationships of builders and lenders are described in each section of the book. Includes checklists and guides so that the reader can produce most of the suggested studies.

Methods of Housing Analysis: Techniques and Case Studies, *edited by James W. Hughes. Center for Urban Policy Research, 1977.* A practical collection of texts, readings, and case studies introducing quantitative techniques of housing analysis. The methods presented are important in understanding and formulating housing policy and programs.

REAL ESTATE LENDING

Periodicals

Mortgage Banker. *Mortgage Bankers Association of America (monthly).* Articles on mortgage banking, housing finance, secondary mortgage market, and urban revitalization. Each issue includes statistical section on mortgage market trends.

Real Estate Review. *Warren, Gorham & Lamont (quarterly).* Geared to the housing and real estate industries, most of the articles are also useful from a savings and loan point of view. Substantive treatment of real estate investments, techniques, and yields.

Books

Alternative Mortgage Instruments. *Ticor Mortgage Insurance Company, 1978.* A folder of four booklets briefly describing the variable-rate mortgage, graduated-payment mortgage, and flexible loan insurance programs. A good summary of the basic concepts of each of these mortgage plans.

Alternative Mortgage Instruments Research Study. *Federal Home Loan Bank Board, 1977. Available from the U.S. Government Printing Office.* A three-volume work that reviews and analyzes a number of different mortgage instruments. Contains 20 papers covering all aspects of alternative mortgages, explaining the features of each type and how these can meet the housing credit needs of potential homeowners.

Construction Lending Guide. *U.S. League of Savings Associations.* Looseleaf binder updated periodically. Comprehensive guide to construction lending, including information on basic construction principles and materials.

Encyclopedia of Real Estate Forms, *by Jerome S. Gr ss. Prentice-Hall, 1973.* A chapter has been devoted to each familiar type of document as well as those used to a lesser extent. Arranged alphabetically according to type of forms. Sample forms are reproduced and explained.

Financial Monthly Mortgage Handbook, *second edition. Financial Publishing Company, 1976.* Contains tables on mortgage rates to 15 percent in amounts to $100,000 and terms to 40 years. Also includes loan progress charts and basic payments tables.

Financing Income - Producing Real Estate, A Theory and Casebook, *by James A. Button, Jr., and Lewis C. Kerwood. McGraw Hill, 1977.* In-depth coverage of all aspects of income property analysis and financing. Includes wide variety of types of properties.

Fundamentals of Real Estate, *by Jerome Dasso, Alfred A. Ring, and Douglas McFall. Prentice-Hall, 1977. Available through the Institute of Financial Education.* Contains the basic knowledge necessary to complete a real estate transaction, and to pass a state licensing examination. Contains completed forms as examples and time value of money tables.

How to Market a Mortgage. *American Bankers Association, 1976.* Contains a description of the secondary mortgage market, the types of instruments it will accept, the organizations that are purchasers in that market, and detailed discussion of the procedures and forms needed when dealing with FNMA, GNMA, and FHLMC.

Income Property Lending. *U.S. League of Savings Associations, 1976.* This manual is intended to be a reference guide for associations interested in income property mortgage financing. Included are sections on various types of income properties, as well as sample commitment letters, samples of legal documentation, checklists for documents, and a discussion of wraparound mortgage lending.

Modern Mortgage Law and Practice, *by Robert Kratovil. Prentice-Hall, 1972.* Written not only for lawyers, but for anyone engaged in the mortgage business, this covers every aspect of mortgage law. Includes wraparound mortgages, usury, impact of the Uniform Commercial Code, and sale-leasebacks, among other topics.

Modern Real Estate Documentation. *by Robert Kratovil. Prentice-Hall, 1975.* Presents an in-depth analysis of the legal anatomy of modern real estate documents, especially with reference to consumer-oriented laws. Provides a guide for developing documents using effective legal language.

Mortgage Lending Principles and Practices, *third edition. Institute of Financial Education, 1978.* A comprehensive textbook and reference source on savings association mortgage lending. Included are sections on loan evaluation and loan closing procedures, the secondary mortgage market, and the role of government in lending activities.

Mortgage Loan Servicing, *fourth edition. Institute of Financial Education, 1978.* This manual covers all the major areas of lender tasks necessary to take care of a mortgage loan after it has been made. Included are chapters on VA and FHA loan servicing and the secondary mortgage market.

Programs of HUD. *U.S. Department of Housing and Urban Development, May 1978 (revised periodically).* Contains a brief description of each program of aid available from HUD, eligibility requirements, scope of the program, and the address of the administrating office.

Real Estate Finance, *sixth edition, by Henry E. Hoagland, et al. Irwin, 1977.* An established text that covers the basic concepts of real estate financing, major institutional sources of funds, procedures of originating and servicing loans, and the secondary mortgage markets.

Real Estate Law, *sixth edition, by Robert Kratovil. Prentice-Hall, 1974. Available through the Institute of Financial Education.* Written in non-technical language, this has become the standard work on real estate law. Covers virtually all aspects of real estate negotiation and transaction, and contains many examples to augment the explanations.

Real Estate Principles and Practices, *eighth edition, by Alfred A. Ring and Jerome Dasso. Prentice-Hall, 1977.* Provides descriptions of every aspect of real estate. Useful as a reference source for those already in the field, and as an introduction for those new to real estate. Includes time value of money tables.

Residential Condominiums: A Guide to Analysis and Appraisal. *American Institute of Real Estate Appraisers, 1976.* An important analytical tool for both appraisers and lenders. Covers the definitions of condominium, special problems related to condominium appraisals, appraisal checklists, and forms.

The Valuation of Real Estate, *second edition, by Alfred A. Ring. Prentice-Hall, 1970.* Written essentially as a training and teaching guide for candidates who seek membership in the principal appraising societies. Case study material is included, and two completed and fully documented appraisal reports serve as examples.

URBAN INVESTMENT

Periodicals

Housing and Development Reporter. *Bureau of National Affairs (weekly).* A four-volume reference set that thoroughly covers the housing and community development field. This well-indexed set contains the complete texts of legislation, rulings, guidelines, and court decisions, as well as samples of necessary forms. It covers Federal, state, and local laws and regulations. The weekly updates cover trends and activities in the field as well as legislative changes.

Neighborhood Conservation and Reinvestment. *Preservation Reports, Inc. (biweekly).* A newsletter following both Federal and local urban revitalization

activities. Useful because it not only gives information on legislative and regulatory changes, but also gives names and addresses of persons to contact for more information. It also is a good source of information on books, films, and conferences on the subject.

Books

CRA, Community Reinvestment Act. *American Bankers Association, 1978.* Describes provisions of the Community Reinvestment Act, the regulations implementing the Act, and the examination procedures used by regulatory agencies in assessing an institution's CRA record.

Community Reinvestment Act: Strategies for Compliance, a Comprehensive Manual for Managing Officers of Financial Institutions, *by Warren L. Dennis and Caroline M. Emmet. Pottinger & Company, 1978.* A substantial book that explains methods of developing and implementing community reinvestment programs. It explains the goals of CRA, procedures for assessing community credit needs, the impact of CRA lending policies on asset management, and sources of data useful in developing programs. The second half of the book explains other programs that can be used in complying with CRA, such as those available through HUD and the Small Business Administration, and state and local programs. An appendix contains the text of the Community Reinvestment Act, related commentary from the various regulatory agencies, CRA examination procedures, and eight article reprints on the topic.

Drafting a Community Reinvestment Act Statement. *Mortgage Guaranty Insurance Corporation, 1979.* Provides examples of CRA statements illustrating some of the possible formats and approaches. Defines what elements are required and what is optional.

Risk vs. Discrimination in the Expansion of Urban Mortgage Lending. *U.S. League of Savings Associations, 1977.* A study prepared to assess whether lenders would face extra risk by expanding the volume of loans made to inner-city borrowers. Examines the factors affecting possible higher risks involved in urban lending, impact of such risks on both borrowers and lenders, and alternative methods of reducing risks and encouraging increased lending. This is a good summary of the issues involved in urban investment.

Urban Revitalization Handbook. *Mortgage Bankers Association of America, 1978.* Describes successful examples of creative urban residential and commercial projects. Includes new residential construction, conversions, and adaptive reuse of existing buildings. Also provides an overview of Federal programs available to lenders for urban revitalization projects.

OPERATIONS/ADMINISTRATION

Periodicals

Administrative Management. *Geyer-McAllister Publications (monthly).* A trade journal for managers of administrative services that reviews new developments and evaluates equipment in such fields as data processing, office environment and equipment, telecommunications, financial management, and personnel.

Bank Systems and Equipment. *Gralla Publications (monthly).* Articles on operations and automation and new equipment announcements specifically geared to the financial institution setting.

Bankers Research. *Bankers Research (biweekly).* A newsletter that covers recent developments in the financial and regulatory fields. Emphasis is on developments that affect the loan markets, such as housing, automobiles, and other personal and consumer loans. Also follows developments of the checking and savings markets, such as money market certificates and funds transfer plans.

Magazine of Bank Administration. *Bank Administration Institute (monthly).* Articles on financial institution operations such as accounting, personnel, security, automation, regulation, and payments systems.

Revolving Credit and Electronic Systems Letter. *Bankers Research (biweekly).* Newsletter on EFT topics. Reports of EFT programs and research, and other studies broadly related to funds transfer.

Risk Management. *Risk and Insurance Management Society (monthly).* This journal is for managers responsible for risk management–controlling and reducing exposure to all types of losses. Includes such topics as purchasing insurance, political risks, group bonding plans, and employee benefits loss risks.

Special Management Bulletin. *U.S. League of Savings Associations (irregular).* Prepared by U.S. League experts to explain significant changes in laws or regulations. Bulletin may contain text of the law or regulation, steps that associations must take to comply, and suggested forms, if necessary.

Books

An Audit Guide for the Community Bank. *Bank Administration Institute, 1978.* Designed for banks that do not employ full-time auditors. Consists of three parts: (1) internal controls; (2) an audit questionnaire for testing these controls; and (3) an audit program or schedule to be supervised by the internal control officer.

Bank Location Analysis, Techniques and Methodology. *American Bankers Association, 1975.* Essential tool for branch market analysis. In-depth comprehensive presentation of location analysis techniques for financial institutions.

Bank Protection Manual. *American Bankers Association. (Looseleaf, updated as necessary with inserts).* A comprehensive review of guidelines and procedures for handling crime against financial institutions. Useful both as a training aid and for reference. Updated pages are sent to registered owners of manuals. Distribution is limited to financial institutions, regulatory agencies, and law enforcement agencies.

The Community Bank Series on Operations and Automation, *parts 1 through 6, Bank Administration Institute, 1975-1977.* This study is designed to assist the administrator of the small bank in dealing with the many problems inherent in making decisions regarding the introduction or increased use of automation. The economics of the decision to automate is treated as well as cost studies for processing alternatives. The titles of the parts are: (1) Outline; (2) Demand Deposit Accounting; (3) Savings and Time Deposit Accounting; (4) General Ledger and Automated Financial Reporting; (5) The Customer Information File; and (6) Automation Alternatives and Costs.

Emergency Preparedness and Security Measures: Guidelines, Policies and Procedures for Financial Institutions. *Bank Administration Institute, 1978.* A planning and procedural guide for financial institution managers for use in various types of emergencies. In addition to basic concepts of readiness planning and threat assessment, it includes a detailed examination of organizational responsibilities and employee duties in times of crisis.

A Financial Information System for Community Banks, *parts 1 through 7, Bank Administration Institute, 1976-1978.* Developed by the Bank Administration Institute and Haskins and Sells, this describes an integrated accounting system for the smaller bank. Each booklet has forms, worksheets, and detailed instructions. Titles of the parts are: (1) A Chart of Accounts; (2) Financial Reporting; (3) Accrual Accounting; (4) Cost Accounting; (5) Budgeting; (6) Responsibility Accounting; and (7) Profit Planning.

A Guide for Audit and Control in the Smaller Bank. *American Bankers Association, 1972.* The audit program outlined in this booklet is designed to present minimum requirements for the smaller banks and can be installed without outside help or hiring an auditor. Divided into two parts: Part one is a guide to management; Part two assists the audit supervisor in carrying out the work. Sample audit forms are provided.

Handbook for Cooperative Teller Training. *American Bankers Association, 1978.* Designed to assist those responsible for the development and implementation of a teller training program. Outlines all aspects of the training process.

How to Measure Your Bank's Personality. *Bank Marketing Association, 1976.* Deals with four components of personality measurement: (1) an internal audit to compare your service and price structure with the competition; (2) a conventional image study to assess consumer attitudes; (3) a shopping study to determine how employees treat customers; and (4) a job satisfaction study.

How to Train Bank Employees. *Bank Marketing Association, 1977.* "How-to" kit developed for the use of anyone in the institution having responsibility for training others. Useful for understanding training methodologies, preparing for a training session, training employees to increase performance.

Internal Audit Manual for Savings Institutions. *Financial Managers Society for Savings Institutions, 1978.* Written with the assistance of consultants from Peat, Marwick and Mitchell, this comprehensive manual details the basics of the savings institution internal audit function. Practical guidelines for the establishment of an internal audit program are presented.

Natural Disasters: Damage Prevention and Recovery. *U.S. League of Savings Associations, 1973.* Covers how to respond to natural disasters and how to minimize damage to operations through advance planning. Includes checklists to aid in planning.

Personnel Systems and Procedures for Financial Institutions. *SAF Systems and Forms, 1979.* A set of ten booklets presenting a personnel system especially geared to financial institutions. The booklets are titled: (1) Introduction and Index; (2) Basic Employment Practices; (3) Training and Development; (4) Coaching and Counseling; (5) Performance Appraisal; (6) Compensation; (7) Affirmative Action Planning; (8) Personnel Records and Reports; (9) Evaluation of the Personnel System; and (10) Personnel Forms.

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Public Relations: A Handbook for Savings Associations. *Institute of Financial Education, 1977.* A practical "how-to" handbook from the savings association perspective for those responsible for public relations and other communications.

Risk Management in Banking, *by John Rovert James. American Bankers Association, 1974.* Outlines the basic function of the risk manager, especially with regard to the special insurance needs of financial institutions. Basic topics included are risk analysis, risk control, risk assumption, and risk transfer, and how to relate these needs to various insurance requirements.

Salary Administration for Community Banks, A Management Guide. *American Bankers Association, 1977.* Provides a thorough, yet simple and practical, approach to developing and maintaining an effective salary administration program in the smaller bank. The concepts and procedures described are effective in a larger institution as well.

Savings Accounts, *fifth edition, by William C. Prather. American Savings and Loan Institute Press, 1974. Available from Institute of Financial Education.* Designed to familiarize savings association personnel with all aspects of savings accounts and their administration.

Savings Association Operations, A Functional Approach. *Institute of Financial Education, 1977.* Provides a comprehensive overview of savings association operation. Included are discussions of the savings function and operations, the lending function and operations, other association services, accounting, internal auditing, data processing, personnel, marketing, and management.

Teller Operations, *seventh edition. Institute of Financial Education, 1978.* For use in the orientation and training of new tellers. Covers savings associations—what they are and what they do—and provides details of all operations that tellers perform.

LEGAL AND REGULATORY AFFAIRS

Periodicals

Federal Guide. *U.S. League of Savings Associations (loose-leaf, updated monthly).* A compilation of the most important Federal laws, regulations, rulings, and court decisions affecting the operation of savings associations and cooperative banks. Also included are U.S. League comments on such laws and regulations. The four-volume set is well indexed for easy use.

Legal Bulletin. *U.S. League of Savings Associations (bimonthly).* Provides authoritative articles on savings and loan law plus current court decisions of interest to savings and loan management, and a continuing review of state legislation.

Washington Notes. *U.S. League of Savings Associations (weekly).* A newsletter covering legislative and regulatory activity affecting the savings and loan business. Covers a variety of topics each week, including Congressional committee activities.

Books

Annotated Manual of Statutes and Regulations, *third edition. Federal Home Loan Bank Board, 1976. Available from the U.S. Government Printing Office.* The manual contains both the statutes and regulations governing the Federal Home Loan Bank Board and Federal Home Loan Bank System. It also includes the digests of opinions of the Office of the General Counsel as annotations explaining applications of these rules. The manual is updated as necessary with loose-leaf inserts.

Mortgage Lending Regulation and Compliance. *Ticor Mortgage Insurance Company, 1978.* Folder of four booklets briefly describing the Equal Credit Opportunity Act, Fair Housing Act of 1968, the Community Reinvestment Act, Federal Home Loan Bank Borad non-discrimination regulations, Real Estate Settlement Procedures Act, Fair Debt Collection Practices Act, the Home Mortgage Disclosure Act, Truth-in-Lending/Regulation Z, Flood Disaster Protection Act/National Flood Insurance Program.

Regulation B of the Equal Credit Opportunity Act Comprehensive Compliance Manual. *American Bankers Association, 1977.* A comprehensive how-to-comply manual, written in layman's terms. Shows how to set up in-house checklist procedures for Regulation B compliance and offers several sample forms. Includes cassette tape.

Regulation Z, Truth in Lending, Comprehensive Compliance Manual. *American Bankers Association, 1978.* Covers Truth in Lending, Truth in Leasing, and the Fair Credit Billing Act. Contains a detailed section for APR computation, a glossary of terms, and a checklist of common violations in addition to a section designed to assist institutions in their compliance planning activity. Includes cassette tape.

RESPA Revised, Real Estate Settlement Procedures Act and Regulation X, as Revised. *American Bankers Association, 1976.* Combined presentation of the Real Estate Settlement Procedures Act of 1974, the RESPA Amendments of 1975, and Regulation X.

RESPA Revised, Settlement Act Information Kit, *American Bankers Association, 1976.* Offers a complete explanation of the Real Estate Settlement Procedures Act of 1975. Includes a copy of the Revised Settlement Statement (HUD Form 1), the special information booklet, and the Act/Regulations booklet.

Guides to State S&L Laws. Some of the state savings and loan leagues also publish annotated guides to laws regarding state-chartered associations in their states. These are available for California and Arizona.

FINANCE/ACCOUNTING

Books

Financial Intermediaries: An Introduction, *by Benton E. Gup. Houghton Mifflin Co., 1976. Available through the Institute of Financial Education.* In addition to describing the assets and liabilities of the various types of financial institutions, the trends and problems these institutions are facing are also explored. The emphasis is on concepts rather than quantitative techniques.

A Glossary of Savings Association Terminology. *Institute of Financial Education, 1975.* This glossary has been compiled to serve as a supplementary resource book for those in savings and loan associations. Vocabulary for many topics is presented, including savings, lending, appraising, real estate, accounting, and home construction.

Handbook of Modern Accounting, *second edition, by Sidney Davidson and Roman L. Weil. McGraw-Hill, 1977.* A comprehensive guide to accounting, both for those preparing accounting information, and for those interpreting the information presented. Well indexed, and short bibliographies follow each chapter to guide the reader to more detailed explanations.

Intermediate Accounting, *third edition, by Walter B. Meigs and others. McGraw-Hill, 1974.* Designed for use in an intermediate-level accounting course. Focuses on the use of accounting information as a basis for decisions by management, stockholders, creditors, and other users of financial statements and accounting reports.

Managerial Finance, *sixth edition, by Fred Weston and Eugene Brigham. Dryden Press, 1978.* An introductory text on the fundamentals of business finance.

Savings and Loan Associations, an AICPA Audit and Account Guide, *revised edition, prepared by the Committee on Savings and Loan Associations. American Institute of Certified Public Accountants, 1979.* The standard audit and accounting guide that should be followed by all savings and loan associations in their practice. The provisions of this guide apply to the financial statements of savings and loan associations for fiscal periods beginning after December 31, 1978, with the exception that the provisions for loan commitment fees are applicable to all such fees for transactions entered into after June 30, 1979.

Standard Accounting Manual. *U.S. League of Savings Associations, 1973, with 1976 Consumer Lending Supplement.* A working guide for the association controller or manager for the regular recording of transactions. The manual assumes a basic knowledge of accounting and the savings and loan business. The 1976 Consumer Lending Supplement reflects major changes in the sections dealing with all types of consumer loans.

Thorndike Encyclopedia of Banking and Financial Tables. *Warren, Gorham & Lamont, 1973.* Contains tables for all types of standard financial transactions covering a wide range of interest rates and terms. Each table is preceded by an explanation of the formula used to develop the tables, how the table should be used, and examples.

The Thorndike Encyclopedia of Banking and Financial Tables, Yearbook. *Warren, Gorham & Lamont (annual).* Divided into two parts, the first part includes tables pertaining to mortgage and real estate, interest and savings, installment loans, and investment. APR tables are included, as well as tables for calculating the growth of deposits in IRA and Keogh Plan accounts. The second part contains new banking and financial information, including interest rates and investment yields for various types of securities and information on individual state interest rate ceilings.

GENERAL REFERENCE

Books

American Heritage Dictionary of the English Language. *American Heritage Press, 1969.* A good choice for a medium-size, less-expensive dictionary. Vocabulary included reflects that of an "educated adult." The entries offer guidance as to preferred or proper usage of words.

Bank Administration Manual. *Bank Administration Institute, 1974.* A two-volume handbook arranged in an encyclopedia format. Explains administrative policies and practices for financial institution managers. Subjects are concisely discussed and contain many cross-references for easy use. Information on some topics (EFT, consumer affairs) may be dated.

Everyone's Money Book, *by Jane Bryant Quinn. Delacorte, 1979.* Guide to personal money management for the consumer. Special emphasis on housing finance, in addition to information on investments, managing credit, and buying insurance. It includes the various financial and investment instruments introduced in recent years.

Polk's World Bank Directory, *North American Edition. R. L. Polk (semiannual).* Directory of banks and branches, arranged by state and city. Includes names of officers, statements of condition, ABA Transit Numbers and Check Routing Symbols. Front section includes banking statistics and information on various governmental financial agencies.

Rand McNally Road Atlas. *Rand McNally & Co. (annual).* Excellent all-purpose atlas of the United States and Canada. Maps for individual states include major roads, detailed inserts for large metropolitan areas, and county boundaries. Also includes city and town index.

Statistical Abstract of the United States. *U.S. Government Printing Office (annual).* The standard source of social, political, and economic statistics of the U.S. It is also useful as a guide to other statistical publications and sources. Arranged by major subject, with detailed indexing to the tables.

Webster's Third New International Dictionary of the English Language, Unabridged. *G&C Merriam Co.,1971.* The best known unabridged dictionary presents the language as currently used.

World Almanac and Book of Facts. *Newspaper Enterprise Association (annual).* A comprehensive one-volume reference source for all types of factual and statistical questions on all subjects. Arranged by topic with good subject indexing.

Maps of Districts and Cities. *Thomas Brothers Maps.* Thomas Brothers produces excellent bound and wall maps of metropolitan areas of the West Coast. They are, in most cases, available showing ZIP code or census tract boundaries.

FOR ADDITIONAL SOURCES:

Business Information Sources, *by Lorna M. Daniells. University of California Press, 1976.* This guide should be used to develop information sources beyond these basic sources cited here. The first part describes basic business reference sources, and the second half covers specific management functions, such as finance, marketing, and personnel, and describes sources of information in each of those subject areas.

List of Publishers

American Bankers Association
Order Processing Department
1120 Connecticut Avenue, N.W.
Washington, D.C. 20036

American Heritage Publishing Co.
Ten Rockefeller Plaza
New York, NY 10020

American Institute of Certified Public Accountants
Order Department
1211 Avenue of the Americas
New York, NY 10036

American Institute of Real Estate Appraisers
530 North Michigan Avenue
Chicago, IL 60611

AMACOM
Subscription Services
Post Office Box 319
Saranac Lake, NY 12983

Ballinger Publishing Company
17 Dunster Street
Harvard Square
Cambridge, MA 02138

Bank Administration Institute
303 South Northwest Highway
Park Ridge, IL 60068

Bank Marketing Association
309 West Washington Street
Chicago, IL 60606

Bankers Publishing Co.
210 South Street
Boston, MA 02111

Bankers Research
12 Avery Place
Post Office Box 431
Westport, CT 06880

Bureau of National Affairs
1231 25th Street, N.W.
Washington, D.C. 20037

California Savings & Loan League
9800 South Sepulveda Blvd., Suite 500
Los Angeles, CA 90045

Center for Urban Policy Research
Rutgers University
Building 4051 - Kilmer Campus
New Brunswick, NJ 08903

Delacorte Press
c/o Dial Press
1 Dag Hammarskjold Plaza
245 East 47th Street
New York, NY 10017

Dow Jones - Irwin, Inc.
1818 Ridge Road
Homewood, IL 60430

Dryden Press
Division of Holt, Rinehart & Winston, Inc.
901 North Elm
Hinsdale, IL 60521

Federal Home Loan Bank Board
17th & G Streets, N.W.
Washington, D.C. 20552

Financial Managers Society for Savings Institutions
111 East Wacker Drive
Chicago, IL 60601

Financial Publishing Co.
82 Brookline Avenue
Boston, MA 02215

Geyer-McAllister Publications
51 Madison Avenue
New York, NY 10010

Gralla Publications
1515 Broadway
New York, NY 10036

Houghton Mifflin Co.
2 Park Street
Boston, MA 02107

Institute of Financial Education
111 East Wacker Drive
Chicago, IL 60601

Irwin, Richard D., Inc.
1818 Ridge Road
Homewood, IL 60430

McGraw-Hill, Inc.
1221 Avenue of the Americas
New York, NY 10020

Merriam, G&C, Co.
47 Federal Street
Post Office Box 281
Springfield, MA 01101

Mortgage Bankers Association
of America
1125 15th Street, N.W.
Washington, D.C. 20005

Mortgage Commentary Publications
Post Office Box 30240
Washington, D.C. 20014

Mortgage Guaranty Insurance Corporation
MGIC Plaza
Milwaukee, WI 53201

National Association of Home Builders
15th and M Streets, N.W.
Washington, D.C. 20005

National Association of Housing
and Redevelopment Officials
2600 Virginia Avenue, N.W.
Washington, D.C. 20037

National Association of Mutual
Savings Banks
200 Park Avenue
New York, NY 10017

National Savings and Loan League
1101 15th Street, N.W.
Washington, D.C. 20005

National Thrift News
156 East 52nd Street
New York, NY 10022

Newspaper Enterprise Association
230 Park Avenue
New York, NY 10017

Office Publications, Inc.
1200 Summer Street
Stamford, CT 06904

Personnel Journal
A.C. Croft, Inc.
Post Office Box 2440
Costa Mesa, CA 92626

Polk, R.L., Co.
Post Office Box 1340
Nashville, TN 37202

Pottinger & Company
1300 19th Street, N.W.
Washington, D.C. 20036

Prentice-Hall, Inc.
Englewood Cliffs, NJ 07632

Preservation Reports, Inc.
919 18th Street, N.W.
Suite 624
Washington, D.C. 20006

Rand McNally & Co.
Post Office Box 7600
Chicago, IL 60680

Risk and Insurance Management
Society, Inc.
205 East 42nd Street
New York, NY 10017

SAF Systems and Forms
111 East Wacker Drive
Chicago, IL 60601

Thomas Brothers Maps
1326 South Broadway
Los Angeles, CA 90015

Ticor Mortgage Insurance Company
6300 Wilshire Boulevard
Los Angeles, CA 90048

Time, Inc.
Time & Life Building
Rockefeller Center
New York, NY 10020

U.S. Department of Housing &
Urban Development
451 7th Street, S.W.
Washington, D.C. 20410

U.S. Government Printing Office
Superintendent of Documents
Washington, D.C. 20402

U.S. League of Savings Associations
111 East Wacker Drive
Chicago, IL 60601

University of California Press
2223 Fulton Street
Berkeley, CA 94720

The Wall Street Journal
200 Burnett Road
Chicopee, MA 01021

Warren, Gorham & Lamont, Inc.
210 South Street
Boston, MA 02111